

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:)	CHAPTER 13
VAUGHNETTE MICHELLE JONES,)	
)	CASE NO. 24-50770-PWB
Debtor.)	

NOTICE OF HEARING ON MOTION TO SUSPEND PLAN PAYMENTS

PLEASE TAKE NOTICE that Vaughnette Michelle Jones has filed a Motion to Suspend Plan Payments (the “Motion”) and related papers with the Court seeking an order suspending the Debtor’s Chapter 13 plan payments.

PLEASE TAKE FURTHER NOTICE that the Court will hold a hearing on the Motion at **10:00 A.M. on August 14, 2024** in **Courtroom 1401**, United States Courthouse, 75 Ted Turner Drive, SW, Atlanta, Georgia 30303 which may be attended in person or via the Court’s Virtual Hearing Room. You may join the Virtual Hearing Room through the “Dial-in and Virtual Bankruptcy Hearing Information” link at the top of the homepage of the Court’s website, www.ganb.uscourts.gov, or the link on the judge’s webpage, which can also be found on the Court’s website. Please also review the “Hearing Information” tab on the judge’s webpage for further information about the hearing. You should be prepared to appear at the hearing via video, but you may leave your camera in the off position until the Court instructs otherwise. Unrepresented persons who do not have video capability may use the telephone dial-in information on the judge’s webpage.

Your rights may be affected by the court’s ruling on these pleadings. You should read these pleadings carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.) If you do not want the court to grant the relief sought in these pleadings or if you want the court to consider your views, then you and/or your attorney must attend the hearing. You may also file a written response to the pleadings with the Clerk at the address stated below, but you are not required to do so. If you file a written response, you must attach a certificate stating when, how and on whom (including addresses) you served the response. Mail or deliver your response so that it is received by the Clerk before the hearing. The address of the Clerk's Office is: Clerk, U.S. Bankruptcy Court, Suite 1340, 75 Ted Turner Drive, Atlanta, Georgia 30303. You must also mail a copy of your response to the undersigned at the address stated below.

This 16th day of July, 2024.

Respectfully Submitted by,
BURROW & ASSOCIATES, LLC

_____/s/
Michael F. Burrow

Attorney for the Debtor
Georgia Bar No. 317998
2280 Satellite Blvd.
Bldg. A, Suite 100
Duluth, Georgia 30097
(678) 942-8640
bankruptcy@legalatlanta.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

IN RE:) CHAPTER 13
VAUGHNETTE MICHELLE JONES,)
) CASE NO. 24-50770-PWB
Debtor.)

MOTION TO SUSPEND PLAN PAYMENTS

COMES NOW, Vaughnette Michelle Jones, by and through the attorney of record, and files this Motion to Suspend Plan Payments and shows the Court the following:

1.

This case was commenced by the Debtor with the filing of a voluntary petition for relief under Chapter 13 of Title 11 of the United States Code on January 23, 2024.

2.

The Debtor's Plan payments are currently \$2,000.00 per month.

3.

The Debtor's vehicle, a 2020 Kia Sorento, is in need of substantial repairs at a cost of \$2,014.00. An estimate for the repairs from Calavan KIA of West Atlanta is attached as Exhibit "A." In addition, the Debtor incurred medical expenses for her son in the amount of \$4,571.95. A statement from Charlie Health for the medical expenses is attached as Exhibit "B."

4.

Based on the foregoing, the Debtor wishes to temporarily suspend the Chapter 13 plan payments from August 2024 through and including October 2024 to allow the Debtor to catch up financially. The Debtor will resume making Chapter 13 plan payments in November 2024.

5.

If the Motion is granted, Debtor will file amendments to ensure that the case will be completed within the statutorily defined period and pay to the unsecured creditors the percentage proposed in the confirmed Plan.

WHEREFORE, the Debtor respectfully prays for the following:

- a) a hearing on this motion;
- b) a temporary suspension of Debtor's Chapter 13 plan payments from August 2024 through and including October 2024;
- c) that the Debtor be allowed to resume plan payments in November 2024; and
- d) for any other relief that the Honorable Court deems just and proper.

This 16th day of July, 2024.

Respectfully Submitted by,
BURROW & ASSOCIATES, LLC

/s/

Michael F. Burrow
Attorney for the Debtor
Georgia Bar No. 317998
2280 Satellite Blvd.
Bldg. A, Suite 100
Duluth, Georgia 30097
(678) 942-8640
bankruptcy@legalatlanta.com

EXHIBIT "A"

Repair Estimate

Service Advisor
Chad Moran (CM)
skylud3@gmail.com

PREPARED FOR

VAUGHNETTE JONES-GUICE

(404) 539-1685

Date 07/11/2024 03:52 PM

2020 Kia SORENTO

VIN 5XYPG4A58LG673807

Mileage 99,429

RO# 6195011

Service Name	Price
[Primary]: DIAG1 - CUSTOMER REQUEST DIAGNOSIS ON CONCERN BELOW. NOTE DIAG FEE WILL BE APPLIED ON EACH CONCERN CUSTOMER REQUEST DIAGNOSIS ON CONCERN BELOW. OTHER DIAGNOSIS - C/S: SHE WAS ON THE HIGHWAY AND IT WENT FROM 75 MPH AND THEN DROPPED DOWN TO 20MPH . SHE THINKS IT SOUNDED LIKE IT WAS MISFIRING AND SHE COULDN'T ACCELERATE AT ALL.	\$104.95
[Primary]: MPI - MULTI POINT INSPECTION MULTI POINT INSPECTION KIA MULTI-POINT VEHICLE INSPECTION	\$0.00
*Cabin Air Filter Replacement: An air cabin filter is an important component in any vehicle's heating and cooling system. It helps protect the passengers from contaminants in the air they breathe.	\$79.95
*Engine Air Filter Replacement: An engine air filter is important because it helps to protect your engine from damage and wear. Without proper filtration, dirt and other contaminants can enter the engine and cause damage to the pistons, cylinders, and other components. A dirty air filter can also reduce engine performance and fuel economy.	\$49.95
*Brake Flush: Corrosion and rust can cause structural damage to your braking system, leading to costly repairs. Regular brake fluid service can prevent these deeper system issues from occurring. Brake fluid flushes are recommended every 30,000 miles or every 2 years, depending on your driving and braking patterns.	\$169.95
*Coolant Flush: A coolant flush is another name for radiator flush, a procedure to clean your vehicle's cooling system of sediment and rust. The coolant keeps your engine from overheating while running, and from freezing in cold weather when it's not running. The purpose of a radiator flush is to ensure that your coolant system protects your engine as efficiently as possible -- and to prevent corrosion in metal engine parts from rust and other contaminants.	\$169.95
[Other]: HIGH PRESSURE FUEL PUMP (W)	\$0.00
[Other]: FUEL PIPE, FROM PUMP TO FUEL RAIL, REQUIRED WHEN REPLACING PUMP (W)	\$0.00
Spark Plug Replacement 6 Cylinder: HAS AMAZON SPARK PLUGS, ENGINE NOT DESIGNED TO OPERATE ON THESE SPARK PLUGS. REC REPLACING TO ENSURE SKIPPING REPAIRED.	\$692.87
Ignition Coil Replacement: X2 IGNITION COILS. HAS 2 AFTERMARKET COILS THAT I CAN SEE. WILL NEED TO REPLACE WITH FACTORY.	\$746.99
Printed on July 11, 2024	
Quote expires on August 10, 2024	

Subtotal \$2014.60

Total \$2014.60

Calavan KIA of West Atlanta

1301 Thornton Road

Lithia Springs, GA 30122

5713599497

inspect.app.coxautoinc.com

EXHIBIT "B"

2 of 8



charlie health

PATIENT ACKNOWLEDGMENT OF FINANCIAL RESPONSIBILITY

Charlie Health and Vaughnette Jones ("Guarantor") mutually desire for Charlie Health to provide mental health treatment services to Charles Guice ("Client"), and for guarantor to be legally responsible for payment for those services as set forth herein, and thus enter into this Charlie Health Financial Agreement ("Agreement").

Client's Insurance Information

Name of Insurance Payor	Optum / UHC (Commercial)
Policy ID #	60564744001

Does client have a secondary insurance policy? No

⊗

Charlie Health estimates cost shares based on your insurance's quote of benefits. Final determination of coverage will be made at time of claims processing. Guarantor understands they are responsible for any patient responsibility associated with claims, and that any loss or change in coverage, including but not limited to a policy change, can lead to patient responsibility different than what is outlined in this agreement. Estimated patient financial responsibility for Mental Health/Substance Abuse Intensive Outpatient Treatment (group therapy) (described below):

We have verified your insurance benefits and we are in-network with your insurance.

Total estimated responsibility = \$6571.95 based on a remaining deductible of \$6571.75 and 0% responsibility once your deductible is met. Guarantor has been approved for a scholarship amount of \$2000, leaving a net patient responsibility of \$4571.95. Guarantor understands scholarship funds will not be applied until \$4571.95 of patient responsibility has accrued. Guarantor understands hardship scholarship is contingent on insurance remaining active and payment plan remaining in good standing. Guarantor agrees to one of the following payment plans:

We offer a number of payment options. Please select an option below that works best for you. By not selecting an option, you agree to 6 bi-weekly payments to begin upon admission. All payments will be put on auto-pay.

- ☐ I will pay 6 bi-weekly installments of **\$761.99**
- ☐ I will pay monthly over 3 months in installments of **\$1523.98**

For purposes hereof, "Charlie Health" means the behavioral health care facilities and providers affiliated with and/or managed by Charlie Health, Inc. All professional medical services are provided by licensed physicians and clinicians affiliated with independently owned and operated professional practices. For patients in California, professional medical services are provided by "CH Medical CA, P.C." For patients in New Jersey, professional medical services are provided by "CH Medical NJ, P.C." For patients in New York, professional medical services are provided by "CH Medical NY". For patients in all other states, professional medical services are provided by "Charlie Health Medical, P.A."



charlie health

CERTIFICATE OF SERVICE

I hereby certify that on the 16th day of July, 2024, I electronically filed the foregoing Motion to Suspend Plan Payments and Notice of Hearing with the Clerk of Court using the Bankruptcy Court's Electronic Case Filing program, which automatically sends a notice of this document and an accompanying link to this document to the following parties who have appeared in this case under the Bankruptcy Court's Electronic Case Filing program:

K. Edward Safir
Michael F. Burrow

I further certify that on this day I caused a copy of this document to be served via United States First Class Mail, with adequate postage prepaid, on the following parties at the address shown for each.

Vaughnette Michelle Jones
804 Lincoln Crest Drive
Austell, GA 30106

All parties on the attached mailing matrix.

This 16th day of July, 2024.

Respectfully Submitted by,
BURROW & ASSOCIATES, LLC

_____/s/_____
Michael F. Burrow
Attorney for the Debtor
Georgia Bar No. 317998
2280 Satellite Blvd.
Bldg. A, Suite 100
Duluth, Georgia 30097
(678) 942-8640
bankruptcy@legalatlanta.com

Label Matrix for local noticing
113E-1
Case 24-50770-pwb
Northern District of Georgia
Atlanta
Tue Jul 16 16:36:19 EDT 2024

Aidvantage
Attn: Bankruptcy
Po Box 9635
Wiles-Barr, PA 18773-9635

Allen M Bearden
Burrow & Associates, LLC
Bldg A, Suite 100
2280 Satellite Blvd
Duluth, GA 30097-5000

Michael F. Burrow
Burrow & Associates, LLC
Building A, Suite 100
2280 Satellite Blvd.
Duluth, GA 30097-5000

Connie L. Beardsley
2295 Nutt Road
Franklin, GA 30217-4855

Credit Central
700 E North St, Ste 15
Greenville, SC 29601-3013

Esusu/fcps
215 West 125th Street
New York, NY 10027-4426

Robert J. Fehse
Evans Petree
Suite 800
1715 Aaron Brenner Drive
Memphis, TN 38120-1445

First Investors Financial Dept
Attn: Bankruptcy
3065 Akers Mill Rd Se, Ste 700
Atlanta, GA 30339-3124

Forest Glen Apartment
4236 Austell Rd
Austell, GA 30106-8239

(p)GEORGIA DEPARTMENT OF REVENUE
COMPLIANCE DIVISION
ARCS BANKRUPTCY
1800 CENTURY BLVD NE SUITE 9100
ATLANTA GA 30345-3202

Georgia's Own Credit Union
c/o D. Tyler Van Leuven, Esq.
Post Office Box 3637
Tallahassee, FL 32315-3637

Georgia's Own Credit Union
Post Office Box 3637
Tallahassee, FL 32315-3637

Green Funds Group Green Funds Express
PO BOX 1427
Addison, IL 60101-8427

Hollis Cobb
6621 Bay Circle
Suite 180
Norcross, GA 30071-1218

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Vaughnette Michelle Jones
804 Lincoln Crest Drive
Austell, GA 30106-8227

(p)LENDMARK FINANCIAL SERVICES
2118 USHER ST
COVINGTON GA 30014-2434

(p)MOHELA
CLAIMS DEPARTMENT
633 SPIRIT DRIVE
CHESTERFIELD MO 63005-1243

Office of the United States Trustee
362 Richard Russell Building
75 Ted Turner Drive, SW
Atlanta, GA 30303-3315

OneMain Financial
Attn: Bankruptcy
Po Box 3251
Evansville, IN 47731-3251

Petland/Comenity Bank
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218-2125

Phenix Fin
2430 E. 8th Street
Odessa, TX 79761-4902

Quantum3 Group LLC as agent for
CASCADE CAPITAL FUNDING LLC
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
Crown Asset Management LLC
PO Box 788
Kirkland, WA 98083-0788

K. Edward Safir
Standing Chapter 13 Trustee
Suite 1600
285 Peachtree Center Ave. NE
Atlanta, GA 30303-1229

Shweta Maheshwari
2600 Milscott Drive, Apt 1330
Decatur, GA 30033-6025

H. Michael Solloa Jr.
Tripp Scott, P.A.
110 SE 6th Street
15th Floor
Fort Lauderdale, FL 33301-5004

Southeast Toyota Finance
260 Interstate North Cir., SE
Atlanta, GA 30339-2210

Springlf Fin
9365 The Landing Dr Ste E 400
Douglasville, GA 30135-7139

(p) SUNSET MANAGEMENT CO LLC
 ATTN KRISTIN WILSON
 510 MOUNTIAN VIEW DR
 SUITE 500
 SENECA SC 29672-2145

Sunset Finance Co. CA
 Attn: Bankruptcy
 510 Mountain View Dr, Ste 500
 Seneca, SC 29672-2145

(p) TRANSFORM CREDIT INC
 1440 W TAYLOR ST
 # 431
 CHICAGO IL 60607-4623

United States Attorney
 Northern District of Georgia
 75 Ted Turner Drive SW, Suite 600
 Atlanta GA 30303-3309

David Tyler Van Leuven
 Sorenson Van Leuven, PLLC
 PO Box 3637
 Tallahassee, FL 32315-3637

Walters Management
 Attn: Bankruptcy
 Po Box 2935
 Gainesville, GA 30503-2935

David S. Weidenbaum
 Office of the U.S. Trustee
 362 Richard B. Russell Bldg.
 75 Ted Turner Drive, SW
 Atlanta, GA 30303-3330

Wilkes Finance
 999 Veterans Memorial Hwy SW
 Mableton, GA 30126-3103

Wilkes Finance
 Attn: Bankruptcy
 8542 Hospital Drive
 Douglasville, GA 30134-2413

Wilkes Finance Corp
 Attn: Bankruptcy
 6160 Fairburn Rd
 Douglasville, GA 30134-1993

World Finance Corp
 Attn: Bankruptcy
 Po Box 6429
 Greenville, SC 29606-6429

World Omni Financial Corp.
 Attn: Bankruptcy
 6150 Omni Park Drive
 Mobile, AL 36609-5195

World Omni Financial Corp.
 c/o H. Michael Solloa, Jr., Esq.
 Tripp Scott, P.A.
 110 SE 6th Street.
 Fort Lauderdale. FL. 33301-5000

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Georgia Department of Revenue
 Compliance Division
 ARCS Bankruptcy
 1800 Century Blvd. NE, Suite 9100
 Atlanta, GA 30345-3202

Lendmark Financial Services
 Attn: Bankruptcy
 1735 North Brown Rd, Ste 300
 Lawrenceville, OH 30043

MOHELA
 Attn: Bankruptcy
 633 Spirit Dr
 Chesterfield, MO 63005

Sunset Finance Co., LLC.
 Attn: Kristin Wilson
 510 Mountain View Drive
 Suite 500
 Seneca, SC 29672

Transform Credit Inc
 1440 W TAYLOR ST
 PMB 431
 CHICAGO, IL 60607

(d) Transform Credit Inc
 Attn: Bankruptcy
 332 S Michigan Ave, 9th Floor
 Chicago, IL 60604

(d) US Department of Education/MOHELA
 633 Spirit Drive
 Chesterfield, MO 63005

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) Transform Credit Inc.

(u) World Omni Financial Corp.

End of Label Matrix	
Mailable recipients	42
Bypassed recipients	2
Total	44